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Amendment to the Claims

This listing of claims will replace all prior versions, and listings of claims in the application:

LISTING OF CLAIMS

1. (Currently amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;
providing a plurality of icons for selecting at least one of a plurality of methods for communicating with the [[a]] live advisor over the Internet based on the selected service level;
providing a first window for displaying an image of said live advisor; and
providing a second window for displaying context sensitive automated coaching related to the selected service level.
2. (Original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of: email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
3. (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.
4. (Original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.

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5. (Original) The method of claim 4 wherein said function icons include providing at least one of:
- transact, monitor, model, explore, track.
6. (Original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.
7. (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.
8. (Original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.
9. (Currently amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
- a service level selector providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;
 - an user interface generator coupled to the Internet providing a plurality of communication icons for selecting one of a plurality of communication methods with the [[a]] live advisor over the Internet based on the selected service level;
 - a display generator coupled to the Internet for providing a first window for displaying an image of said live advisor; and
 - an automated coaching engine coupled to the Internet for providing context sensitive automated coaching related to the selected service level in a second window.
10. (Original) The system of claim 9, wherein said wide area network is the Internet.

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11. (Original) The system of claim 8 wherein the plurality of methods communication includes at least two selected from a group consisting essentially of:
email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
12. (original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.
13. (Original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.
14. (Original) The system of claim 13 wherein said function icons include at least one of: transact, monitor, model, explore, track.
15. (Original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.
16. (Original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.
17. (Original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.
18. (Currently amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
a code segment for providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and coaching available to the

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user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

code segment for providing a plurality of icons for selecting at least one of a plurality of methods for communicating with **[[a]]** live advisor over the Internet based on the selected service level;

code segment for providing a first window for displaying an image of said live advisor; and

code segment for providing second window for displaying context sensitive automated coaching related to the selected service level.

19. (Original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21. (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22. (Original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

transact, monitor, model, explore, track.

23. (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

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24. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one profile icon for performing various operations on a user profile based on user information.